

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-36927-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julie Ann Wilson
P.O. Box 498
Midlothian, VA 23113

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-5668

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Julie Ann Wilson is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 17, 2011

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Julie Ann Wilson
 Debtor

Case No. 10-36927-DOT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mullert
 Form ID: B18

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 Total Noticed: 39

Date Rcvd: Aug 17, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2011.

db
 10175873 +Julie Ann Wilson, P.O. Box 498, Midlothian, VA 23113-0498
 +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 9995727 ++COLUMBIA GAS, ATTN REVENUE RECOVERY, 200 CIVIC CENTER DR 11TH FLOOR, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Virginia, Re: Bankruptcy, PO Box 742529,
 Cincinnati, OH 45274-2529)
 9995726 +Chase Bank Mortgage, Attn: Bankruptcy Dept, 201 N. Central Avenue 11th Fl,
 Phoenix, AZ 85004-1071
 10400268 +E R Physicians, Dept. 334, P. O. Box 21228, Tulsa, OK 74121-1228
 10139376 Fannie Mae, Lender Business Process Services, P O Box 4128, Beaverton, OR 97076-4128
 9995729 +Great Lakes, Dept. Of Education, P.O. Box 530229, Atlanta, GA 30353-0229
 10149221 Great Lakes Educational Loan Services, Claims Filing Unit, PO Box 8973,
 Madison, WI 53708-8973
 10153511 IBM - Lender Business Process Services, PO Box 4128, Beaverton, OR 97076-4128
 9995730 +James K. Fredenberger, 15100 Tomahawk Ridge Drive, Midlothian, VA 23112-4283
 9995731 +Judy Wilson, P.O. Box 269, Webb City, MO 64870-0269
 9995733 +OKSTUDLOAN, 4545 North Lincoln Boulevard, Oklahoma City, OK 73105-3418
 9995734 +OSLA, P.O. Box 268885, Oklahoma City, OK 73126-8885
 9995735 +OWU, 2201 Silver Lake Road, Bartlesville, OK 74006-6233
 10180067 +Oklahoma Guaranteed Student Loan Program, PO Box 3000, Oklahoma City OK 73101-3000
 10094781 +Oklahoma Student Loan Authority, c/o Kala Minicozzi, Claims Processor, P. O. Box 18145,
 OKC, OK 73154-0145
 10400271 +Oklahoma University Physicians Tulsa, P. O. Box 268828, Oklahoma City, OK 73126-8828
 9995736 +Red Crown, 5001 East 91st Street, Tulsa, OK 74137-3504
 9995737 +St. John's Medical Center, Re: Billing Dept, 1923 S. Utica Avenue, Tulsa, OK 74104-6520
 9995738 SunTech, Re: Bankruptcy, 384 Galleria Pkwy Suite 1, Madison, MS 39110-6844
 9996246 +US Attorney, 600 E. Main St., 18th Fl., Richmond, VA 23219-2430
 9995739 +USD/GLELSI, P.O. Box 7860, Madison, WI 53707-7860
 10400272 +VCU Health System, P. O. Box 980132, Richmond, VA 23298-0132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBEROBINSON.COM Aug 18 2011 06:05:00 Bruce E. Robinson, P.O. Box 538,
 413 E. Atlantic Street, South Hill, VA 23970-2701
 cr +EDI: PRA.COM Aug 18 2011 05:56:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 10131823 EDI: AIS.COM Aug 18 2011 05:57:00 American Infosource Lp As Agent for Wfnnb, As Assignee of,
 Ann Taylor, PO Box 248872, Oklahoma City, OK 73124-8872
 10131839 EDI: AIS.COM Aug 18 2011 05:57:00 American Infosource Lp As Agent for Wfnnb, As Assignee of,
 Victoria's Secret, PO Box 248872, Oklahoma City, OK 73124-8872
 9995724 EDI: BANKAMER.COM Aug 18 2011 05:56:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 9995725 EDI: CAPITALONE.COM Aug 18 2011 05:56:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 10122219 EDI: CAPITALONE.COM Aug 18 2011 05:56:00 Capital One Bank (USA), N.A.,
 by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
 10021112 +EDI: TSYS2.COM Aug 18 2011 05:55:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 9995728 EDI: RMSC.COM Aug 18 2011 05:56:00 Dillard's, P.O. Box 981430, El Paso, TX 79998-1430
 10075325 +EDI: BANKAMER.COM Aug 18 2011 05:56:00 Fia Card Services, NA As Successor In Interest to,
 Bank of America NA and Mbn America Bank, 1000 Samoset Drive, DE5-023-03-03,
 Newark, DE 19713-6000
 9995732 EDI: TSYS2.COM Aug 18 2011 05:55:00 Macys DSNB, 911 Duke Blvd, Mason, OH 45040-0000
 9995723 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Aug 18 2011 03:26:11 Office of the US Trustee,
 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
 10194271 EDI: PRA.COM Aug 18 2011 05:56:00 Portfolio Recovery Associates, LLC., PO Box 41067,
 Norfolk, VA 23541
 10352360 +E-mail/Text: mthomas@redcrown.org Aug 18 2011 03:25:58 Red Crown Federal Credit Union,
 5001 E. 91st Street, Tulsa, OK 74137-3504
 9995740 +EDI: WFNNB.COM Aug 18 2011 05:55:00 WFNNB/Ann Taylor, Attn: Bankruptcy Dept,
 220 W. Schrock Road, Westerville, OH 43081-2873
 9995741 +EDI: WFNNB.COM Aug 18 2011 05:55:00 WFNNB/VS, Attn: Bankruptcy Dept, 220 W. Schrock Road,
 Westerville, OH 43081-2873

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Oklahoma Guaranteed Student Loan Program, PO Box 3000, Oklahoma City, OK 73101-3000

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: mullert
Form ID: B18

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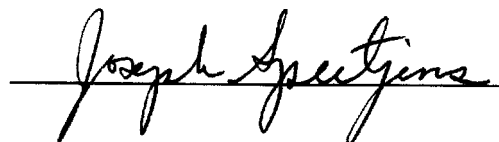
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.